

Appln. No.: 10/721,640  
Amdt. Dated July 8, 2005  
Reply to Patent Office Action Dated April 26, 2005

**Amendments to the Claims**

**Listing of Claims:**

1. (amended) A method for enabling a bill recipient to pay [his/her] their bill to a creditor, the method comprising the steps of:

(a) giving one or more bills in the form of one or more mail pieces to a bill recipient;

(b) placing a code by a creditor on one or more bills that references the bill recipient, the bill recipient's account number and amount due on [the] a face of the mail piece;

(c) mailing the bill by the bill recipient;

(d) scanning by the post the code on the mail piece before the mail piece is delivered to the creditor;

(e) creating an electronic funds transaction for the amount indicated in the code between the bill recipient's bank account and the creditor's bank account; and

(f) transferring funds from the bill recipient's bank account to the creditor's bank account.

2. (amended) The method claimed in claim 1, wherein the code includes:

(a) a first code that references the bill recipient's account number and amount due; and

(b) a second code that references [the] a location of the bill recipient.

3. (original) The method claimed in claim 2, wherein the first code is a Planet code.

4. (original) The method claimed in claim 2, wherein the second code is a Postnet bar code

5. (original) The method claimed in claim 1, further including the step of: indicating on the mail piece after funds have been transferred to the creditor's bank account from the bill recipient's bank account that the bill has been paid.

6. (amended) The method claimed in claim 5, further including the step of:  
delivering the mail piece [indicting] indicating that the bill has been paid to the bill recipient.

7. (original) The method claimed in claim 1, wherein the first code references a record in a data base that references the bill recipient's bank account, amount due, the account being paid; and the second code represents the physical location of the bill recipient.

8. (original) The method claimed in claim 7, wherein the first code is a Planet code.

9. (original) The method claimed in claim 7, wherein the second code is a Postnet code.

10. (original) The method claimed in claim 1, wherein the first code indicates that an electronic funds transaction will take place.

11. (original) The method claimed in claim 1, wherein the code placed by the creditor indicates the minimum amount that is due.

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12. (original) The method claimed in claim 1, wherein the code placed by the creditor indicates the entire amount that is due.

13. (original) The method claimed in claim 1, wherein the code placed by the creditor indicates an amount greater than the minimum amount that is due is going to be paid.

14. (original) The method claimed in claim 13, further including the step of:  
placing an indication on the bill by the bill recipient that indicates the amount greater than the minimum amount that is due is going to be paid.

15. (amended) A method for a carrier to initiate payment of a bill by a bill recipient to a creditor, the method comprising the steps of:

- (a) delivering a billing mail piece from a creditor to a bill recipient, the billing mail piece including a bill and a bill-paying return mail piece;
- (b) receiving the bill-paying return mail piece mailed by the bill recipient, the bill-paying return mail piece having a code printed thereon that identifies at least one of the bill recipient and the bill recipient's account number and an amount due on the face of the mail piece;
- (c) scanning the code on the bill-paying return mail piece before the mail piece is delivered to the creditor; and
- (d) initiating an electronic funds transaction for the amount indicated in the code from the bill recipient's bank account to the creditor's bank account.

16. (previously amended) The method claimed in claim 15, wherein the code includes:

- (a) a first code that identifies the bill recipient's account number and the amount due; and
- (b) a second code that identifies the location of the bill recipient.

17. (previously amended) The method claimed in claim 16, wherein the first code is a Planet code.

18. (previously amended) The method claimed in claim 16, wherein the second code is a Postnet bar code

19. (previously amended) The method claimed in claim 15, wherein step (d) comprises:

indicating on the bill-paying return mail piece after funds have been transferred to the creditor's bank account from the bill recipient's bank account that the bill has been paid.

20. (previously amended) The method claimed in claim 19, further including the step of:

delivering the mail piece indicating that the bill has been paid to the bill recipient.

21. (previously amended) The method claimed in claim 15, wherein the code references a record in a data base that contains the bill recipient's bank account, amount due, the account being paid, and the second code represents the physical location of the bill recipient.

22. (previously amended) The method claimed in claim 21, wherein the first code is a Planet code.

23. (previously amended) The method claimed in claim 21, wherein the second code is a Postnet code.

24. (previously amended) The method claimed in claim 15, wherein the code indicates that an electronic funds transaction will take place.

25. (previously amended) The method claimed in claim 15, wherein the code indicates the minimum amount that is due.

26. (previously amended) The method claimed in claim 15, wherein the code indicates the entire amount that is due.

27. (previously amended) The method claimed in claim 15, wherein the code indicates an amount greater than the minimum amount that is due is going to be paid.

28. (previously amended) The method claimed in claim 27, further including the step of:

placing an indication on the bill by the bill recipient that indicates the amount greater than the minimum amount that is due is going to be paid.

29. (previously amended) The method claimed in claim 15, further including the step of:

confirming payment by bill recipient to creditor.